### WAKEMAN'S WANDERINGS

IN THE BALEARIC ISLANDS-II.

Scenes in Majorca's Palm Studded Capital-Grave, Sweet Water Carriers and Their Tragic History-Island Sights and Scenes-The One Land of Plenty and Content.

[Copyright, 1892, by Edgar L. Wakeman-] PALMA, Majorca, Feb. 2.—The three principal islands of the Balearic group are, in size and importance, respectively, Majorca, Minorca and Iviza. The first is but sixty miles from east to west and fifty miles from north to south. Cabrera and other lesser islets belong to the group, but these are trifling in size, almost uninhabited and of little general interest. The population of the islands now exceeds 300,000 souls.

One of my first enthrallments here was by the water carriers of Paima. They are not so naive as those of the Azores, so bold as those of Italian cities, so voluptuous as those of Lisbon nor as languorous-eyed and petite as those of Gra-nada and Seville. But I could not help thinking that here an artist would find hundreds of perfect models for a Rachel at the Well. Tall, lithe, slender but shapely maidens are these, and their dress, carriage, features and ways constantly increase one's admiration and interest.

For days I found myself, against all pparent reason, drawn to this fountain and that, and making all manner of mental excuse for what my judgment scourged me with as an accusation of impropriety. tempt as I might to study all other lowly, become interested in the majestic cathedral, or essay tramps into the interior, back I came to the fountains to contemplate these fair maidens and endeavor to unravel the strange spell they had cast upon me. Their attire adds a rare charm to all

else. Their tiny feet were incased in dainty slippers. A skirt of loosely woven dark stuff fell in close and graceful folds about their long and shapely limbs. Over this lav a short, napkinlike apron, spotlessly white. A dark bodice, low at the neck, displayed exquisite shoulders and breast, and its sleeves, stopping at the elbow, where an edging of white was seen, showed the lower half of beautifully molded arms. The head is bare, covered by a wealth of hair coiled low and heavily in the neck, giving in the sunlight the blueblack luster of the grape. The forehead is strangely wide for the Latin type, and the eyebrows, which almost meet, have the low, wide arch. The eyes are large, luminous, melting, sad; and never were seen eyelashes of such length and blackness on other women. The nose is finely chiseled and the nostrils are thin and have a perceptible tremor. An oval chin, dazzling teeth, a mouth that suggests the hot blood of the south, chastened by endless repression, with lips of scarlet, complete a face of Madonnalike depth and feeling. In processions of a dozen to a score, wend-

ing their way to and from or when loitering beside the fountains, they form groupings against the quaint old walls beneath the lonely palms fit for Tadema's master hand. Their burdens are never carried upon their heads. The bottom of the empty or filled ewer always rests upon the right hip, the handle against the carrier's breast, and her half bared right arm is flung carelessly around the vessel just below its mouth.

All inquiries regarding these beautiful water carriers of Palma brought from the native population a shrug of the shoulder, with a contemptuous smile and the sneering words: 'La Chuetal"

That meant "a little long eared owl." 1 could not understand why these radiant maidens could have so offensive a name. 1 followed some of them about the city and then to their homes. It brought me to a with kindly yet sad and smileless faces wrought in all labor with that patience and diligence which characterize but one race of men. This was in the "Chueta" quarter of Palma, and this is the story of the folk that live within it:

"Death to the Jews" was the brutal cry of all good Christians in southern Europe toward the end of the Fourteenth century. In Palma they were persecuted with relentless fury, beaten with crosses of wood they had been compelled to kiss and their houses looted and sacked. During Passion week of 1435 they were so desperately baited that some Jews attached a slave, whom they named "Jesus," to a cross and mocked him in secret revenge. Four of the Jews concerned in the affair were condemned to be burned to death.

Their sentences were then commuted to death by hanging on condition of becom-ing Christians. As the fury of the Christians seemed to promise the murder of all the Jews of Palma, not only did the four condemned men embrace Christianity, but within two days' time more than 200 were baptized, and eventually the entire Jewish population followed their example. The descendants of these are the folk of the Chueta quarter. They profess Christian-ity, though living wholly apart from the Majoreans of Palma Many are rich; most are artisans, such as silversmiths, weavers of embroideries and the like; all are honest, cleanly and industrious. But their bearded, solemn men, and these faces by the fountains, betray, if but faintly, the memory of those olden tragedies which can never be effaced from their inner lives

In Palma and throughout the fair Balcario isles studies of the deepest interest are among the people themselves, and then among the lowliest of these. The city has few great lions for sightseers who are already familiar with the southern cities of Europe. If one has friends, or can secure them, it is true that there are no more beautiful and exquisite examples of the foresque-Spanish interiors than can be found in Palma's homes. The stonework while never on so grand a scale, rivals in delicacy of texture and richness of ornamentation anything to be found within the walls of Albambra.

The scenery of the bay, though not so noble as that of Naples, is far more win some and enchanting. Then there is the ancient fortress, the Castle of Bellver, rising from one of the heights of the circling shore. It is 600 years old, and its dun-geons, patio and Gothic arched galleries are among the most interesting specimens of mediæval architecture in Europe. Palma's cathedral, one of the most majestic in the Latin countries, was built more than 700 years ago, while the Lonja, built as an exchange, in ratification of a conven-tion between the Balearic islands and the republic of Pisa, with its massive roof supported by but four slender fluted shafts, its floor of polished black marble and its wonderfully carved openwork galleries, is as unique and impressive a structure as the traveler can discover among the storied haunts of the two peninsulas.

In pretty and comfortable diligences, upon the backs of mules or donkeys, or, better still, upon your own stout legs, the remotest portions of the island are reached. over roads that will rival England's, in scarcely more than a single day's journey If you are simply a sight seer there is much to do and see within the little seagirt spot. The vineyards of Binisalem and Feiantix are as interesting as those about Oporto in Spain. The orange groves of that most transcendent of all Majorcan valleys, the Soller, are wondrously beautiful, and their odors are sometimes wafted over the en tire island. The gardens of RI Real at La Granga rival those of the Cinque Cento at Seville. Along the north court is found terranean; and as I stood by the deserted atalyas or watch towers of old, from which were flashed the signals of the approach of Berber pirates or Christian crusa majestic round towers of the Irish coast seemed to reappear in all their mysticism

and atter loneliness. The alquerias or country mansions near Albano and at Bunola and Esporlas, with their spiendid avenues, gardens and rich vestiges of Moorish architectural remains. are far more interesting than similar estab lishments I have at any time come upon in Spain. The wonderful roadway from Pai ma to Soller is grander than any roadway in Italy, and half the distance winds along and upon masses of mountain side masoury of tremendous thickness and height. Over near the eastern shore is Menacor, the second largest city of the island. A little dis tance to the northeast is Arta, and here entered by a natural archway 140 feet high are doubtless the most wonderful grottoes of the world, and at Alcudia is one of the most famous coral fisheries of

the Mediterranean. But if none of these is seen a visit to Valdemosa and its once famous monastery is worth a special trip to the island. With as magnificent surroundings as those of Vallombrosa in Italy, a mountain chasm is bridged by the ancient pile in so extraor. dinary and picturesque a way as to seem at a distance like a gray old cloud-kissed nest that has for ages defied decay and the battling of the aerial tempests there. But the gray of real decay is upon all things at Valdemosa; in the gray old church and endless cells and cloisters; in the gray old houses that nestle along the mountain side beneath it, and in the gray old folk that haunt the spot like wraiths of those who once were there. An indescribable sad ness lingers about this splendid Majorcan relic of monkish times and days. The rich of Palma come here in summer and live a gay, mock conventual life. George Sand, half a century ago, passed the most dolor ous winter of her life within these walls. With her was Chopin. Perhaps in these very cloisters was born the wild and inex pressible melancholy of the melodic creations of the master's later life. To me Valdemosa will remain more a memory of these two strange, sad souls than a crumbling, deserted and majestic monastic relic

But best of all in Majorca you will love the peasant folk of the island and the sunny setting in which you will every where find them. The three classes in Majorcan provincial life are the titled landholders, the farmers who rent their land from the nobility and the common peasant laborers who toil in the fields, forests and vineyards. The houses of the nobility are very fine and beautiful, and a large number of servants are retained. Many of the middle class farmers each control from 500 to 2,000 acres of land. Such as these possess farmsteadings spread over acres of ground, all surrounded by vine covered walls, and all possessing first the quaint court into which all the living rooms of the family enter, and behind this the greater open court, from which all the outbuildings and granaries are reached. Many of these structures, which formerly housed the country aristocracy, contain private chapels, or rather chapels into which a latticed gallery extends from the upper gallery of the court.

upon these island mountains.

The structural semblance to the ancient Moorish form of habitation is preserved even among the cabins of the peasantry. However humble the household, all its members and belongings, even to the don keys, goats and fowls, are found within or radiating from this sunny, open court. To a stranger's eyes the high, apertureless outer walls would present a cheerless as pect were they not covered with vines and blossoms, and if the pleasant and often picturesque interiors were not meanwhile in thought and mind. These cabins are seldom isolated. Two or three and often a half dozen will nestle together in pleasant irregularity, and with gnarled and ancient olive trees, clumps of fig trees, copses of ald and tiny groves of orange with which they are all surrounded, form the most charming countryside pictures of any southern land.

In my trampings about the island I secared entrance to many farmers' and peasants' homes. From this I found that all methods of agriculture and homeside labor were of the most primitive sort, and that there were no idle folk in Majorca. Outdoor labor of some sort is continuous the year round. All the women spin, knit or wenve, and I have never entered a peas ant's cabin where mothers and daughters were not in some such manner employed. Hospitality is charming, naive and whole hearted. The plate of figs, basin of at monds or basket or oranges, with the wholesome wines of the country, are ever ready for the friend or Aranger's coming I thought I had partaken of that drink of the gods, horchata, in Cuba. It is simply the pulverized kernels of the almonds, to which water and sugar are added. Here where the almond grows in the greatest perfection every housewife preserves huge

jars of the finest nuts for horchata. The old mortar and pestle are here for their grinding. The shells and brown husks are removed and quarts of the snowy powder are literally "leached," the creamy liquid filtering slowly through. Then senora or senorita adds a spice of flavor tamarind, or perhaps pomegranate, or perhaps a dash of wine, with her own fair It is food and drink. And it is no wonder that in Majorca the entire peas antry live sumptuously on daily wages averaging less than twenty cents for men and fifteen cents for women, the year through; when every manner of nature's most royal food is at every door for the taking, and in such bounteonsness that where it ripens it is valueless and without

Somehow there grows upon one the win some notion that you have known at. these lowly folk before; that you have seen their festas and known their songs in the sunny vales of Cuba, over in the glow ing valley of Guines; that you have come upon their brightness and cleanliness among the Alps of Switzerland; that their among the Aps of Switzerland; that their generosity and hospitallty were met in Connemara or Donegal; that their thrift and frugality have their congener among the Pennsylvania Dutch, and that their love of home and simple village ways carry you to the pleasant mountain vales among the shining English lakes. Surely they are an ideality and the shining english lakes. the shining English lakes. Surely they are an idyllic people in an idyllic land. Want is unknown; crime is unheard of. There are no politics in Majorca and but one religion. All this in time may change. But as I know it, and you can know it now, little Majorca, fashioned in match less beauty beneath a smiling sun, is the one land of plenty and content.

EDGAR L. WAREMAN.

Interesting Statistics.

La Nature says that there are about 1,500,000,000 people in the world, with very nearly an equal division of sex. One-fourth dies before the fifteenth year, and the average duration of life is about thirty-three years; 33,033,000 people die each year, making a total of 91,501 each day, 3,770 each hour, 62 each minute, and about 1 each

I Remember, I Remember. It was Thomas Hood who wrote:

I remember, I remember The fir trees dark and high: I used to think their slender tops Were close against the sky: It was a childish ignorance, But now 'tis little joy To know I'm farther off from heaven

Than when I was a boy. Grose says if the nose bleeds one drop only it forebodes sickness; if three drops, the omen is still worse. But Melton says, "if a man's nose bleeds one drop at the left nostril it is the sign of good luck, and vice

# MR.WILLARD, THEACTOR

His Artistic Success Great, but His Financial Gains Small,

HIS REMARKABLE PERSONALITY.

A Constant and Careful Student of Everything That Can Aid Him in His Art-Why He Has Made Little Money in America.

E. S. Willard, the young Englishman who has been acting in America for more than a year, has won a veritable triumph artistically, but there is reason to believe that he has not made a financial success. It is said in London that he has "played over the heads of Americans"—that his art is too high to win appreciation in Yankeeland. It would be nearer the truth to ascribe his failure to make money to had judgment in his selection of plays. Two of the four which he has produced in America, "Judah" and "Wealth," are psychological studies arranged in acts and



scenes. There are very remarkable and praiseworthy psychological studies, but psychological studies are considered out of place in the theater by most people. "John Needham's Double," another of

Mr. Willard's plays, tells a story of im-penetrable gloom. The public will not pay for the privilege of being made gloomy. The legitimate purpose of the theater is to amuse. Tragedy can seldom be made to pay nowadays and it is right that it is so.

The one other play which Mr. Willard has presented—"The Middleman"—is full of human interest and ends happily. fact that it has been the only one of Mr. Willard's dramas to really make money proves that human nature and happiness are what theater goers want to see counterfeited on the stage. Mr. Willard has not shown to the American people an art too high for them to comprehend. He has shown to them an art applied to themes which are not agreeable to healthy minds.

But if Mr. Willard has not made much money in America he has made many friends. He is a charming and admirable man. He is thirty-seven years old and has been on the stage twenty-one years, yet he has not acquired any of the vices or mistakes of manner that marthe personalities of so many actors. His favorite dissipation is an occasional glass of ale and his chief



E. S. WILLARD AS JUDAH LLEWELLYN IN

recreation is reading poetry. He is, moreover, a manly man, with a strong face and an athletic body. Every day he walks ten or twelve miles, often more. He is nearly six feet tall, has a clear, healthy complexion and hair just beginning to turn gray.

He made his first appearance on the stage in London. This was followed by many years of travel in the British provinces. Finally he returned to the English metropolis and played the part of a villain, and did it so well that he was immediately pronounced the best actor of villains in London. He could get no other parts to play. Managers insisted that he was a born stage villain. This even went so far that villain parts were known as "Willard parts" in English theatrical slang.

He is not a sociable man, and is said to particularly avoid the society of members of his own profession. Wilson Barrett is his intimate friend, and the late Lawrence Barrett was, until his death. Aside from them he has never had intimates among

An English writer once described Willard as being the most earnest man he ever saw, and it was a graphic description. He has devoted himself to his art to the exclusion of almost everything else. Per haps this accounts to some extent for the



E. S. WILLARD AS CYRUS BLENKARN IN "THE MIDDLEMAN.

somewhat morbid turn of his mind; but the result of it in his stage work is very easily seen. His art in "making up" his face amounts to genius, and he has such control over his voice that he can disguise it completely and make it fit the character playing on the stage with a perfection that is startling

tion that is startling.

His wife, who is known better as Miss Emily Waters than she is as Mrs. Willard, is the author of many charming short stories, most of which tend toward the morbid.

EDWARD MARSHALL.

Literary Women Who Died Last Year. In the list of literary women deceased during the past year will be found the names of Mme. Bodichon (better known in literature as Bessie Rayner Parkes), one of the founders of Girton college; Jessie Fothergill, author of "The First Violin," and Mrs. Anne Moasley, editor of the "Correspondence of Cardinal Newman." The death of the widow of Canon Kingsley, the well known author, is fresh in the memory of our readers. In the vast amount of work which Canon Kingsley did he was greatly assisted by the deceased lady.

BLIND BUT HAPPY.

Evanston's Sightless Lecturer, Philosopher and All Around Cheerful Man. It is generally accepted as a fact that when nature deprives a man of one of mis faculties she compensates him for his loss by making one or more of those left unim

paired additionally acute.

There is a man in Evanston, fils., a suburb of Chicago, who though totally blind is nevertheless able, alone, to find his way about the big city. He knows the different thoroughfares by name and recognizes them as he gets to them. His great diffi culty is to cross the streets in safety, the noise of the many vehicles causing him to "lose his bearings."

George Schorb is the blind man's name. He possesses a wonderful memory, is quick at repartee and is Mr.

cheerful in his manner. Schorb can quote offhand almost any passage from Shakespeare, Byron, Kingsley and Tennyson. His friends aver that he knows the Bible by heart, but Mr. 9 Schorb says this statement is an exaggeration. His greatest regret that he is blind is

due to the fact GEORGE SCHORB. that it impairs his power to make money. Mr. Schorb earns his living by giving lectures, most of them of a homiletic nature. His income supports him in comfort. He resides with the family of Professor O. M. Pearson, at whose residence he has a fine library, consisting of books printed with raised letters. He was at one time a professor in the Janesville (Wis.) School for the Blind. As an evidence of the philosophical cheerfulness with which he regards his affliction it is only necessary to give the title of his most popular lecture, which he whimsically calls, "The Fun of Being Blind; or, the Thorns and Roses of Life, Showing How to Pick the Roses and Leave the Thorns." Mr. Schorb's cure for the blues is a novel one. He says that when he cannot rid himself of them in any other way he simply whistles.

#### A FAMOUS PAINTER.

An Aspiring Boy Who Successfully Carried Out the Drenm of His Youth.

In the middle of the last century there lived in Pennsylvania a youth whose dayotion to his pencil was the passion of his very childhood. He was always drawing and painting, and he had dreams of becoming a famous artist. He and a school fellow once borrowed a horse. Now, who was



BENJAMIN SKETCHING HIS BABY SISTER. to sit in the better place? West vowed that he would not straddle behind anybody in the world, so the meeker youth gave was to the aspiring Benjamin and quietly rode behind him. But this was not all they jogged along, one boy asked the And what are you going to be,

"I'm going to be a painter." "A painter! And what is that? A man who daubs paint over doors and gates?" "No, indeed; but one who paints pictures for kings and emperors to admire, and who is fit company for them too."

'Ay, but we have no kings or lords in America," observed the boy behind. "Yes; but you see I mean to go to Europe, where there are plenty," said the ambitious Benjamin.

One day his mother entered the nursery and found her boy making a picture of his little sister in the cradic. Time passed on and his devotion to his pencil continued. He became the famous painter, Benjamin West, who, having settled in England and gained the patronage of King George III, succeeded Sir Joshua Reynolds as president of the Royal academy. He painted many famous pictures, and dying in 1830 was burled in St. Pani's cathedral. Such a life history as this illustrates Words worth's idea in the beautiful poem of "The Happy Warrior," that he is happy in his profession who-

Among the tasks of real life, hath wrought Upon the plan that pleased his childish thought.

Reaped Success from Disaster. A circus was stranded in Altoona Pa-

Connected with the show was a man from Biddeford, Me., who had the candy priv ilege. He deplored the fact that the circus had "smashed up," but that was not all he did. He hired a vacant store, got the trained bear, the stuffed snake and the fat woman and exhibited them with great success-pecuniarity. He now owns a dime museum and is on the high road to wealth.

Killed Two Ferocious Animals. A mountain lion which measures nine feet from the tip of its mose to the tip of its tail ought to be an awkward customer to handle, and yet a hunter of Provo, U. T.. recently killed and brought into town such an animal, as well as the mate, which measured seven feet. The male weighed 400 pounds. They were both killed in Hobble Creek canyon.

An Aged Navigator. The only surviving member of Parry's

famous expedition to the north polar regions in 1820 is Captain John Green, of Orford, Suffolk, England, who served as an able seaman on board the Hecia. Captain Green, although comparatively vigorous, is very old, and



til March, 1897 will have seen a century of life. After his return from the "Land of the Midnight Sun," in 1822, he left the British navy and entered the service of a large firm of ship owners. For near ly four decades he sailed on mer chant ships, and

CAPTAIN JOHN GREEN, retired with the rank of captain when more than sixty years of age. The people of Suffolk are very proud of Captain Green, and recently at the Orford horticultural show, when he was wheeled about the hall and grounds in a bath chair, he was greeted at every turn with the most vociferous applause. The captain, like many seafaring men. was not much of a money saver, and he lives in a very humble way, although above absolute want

INSURANCE STATEMENT.

A NNUAL STATEMENT FOR THE FISCAL YEAR ENDING THE SIST DAY OF DECEMBER 1891, of the actual condition of the Circians' Fine Issuance Company, organized under the laws of the State of New York, made to the Auditor of Public Accounts for the Commonwealth of Virginia, pursuant to sections 1200 and 1281, Code 1887, regulating the reports of insurance com-Name of the company in full—Citizens' Fire Insurance Company.

Name of the company in full—Citizens' Fire Insurance Company.

Home or principal office of said company—156 Broadway, New York.

Character of the company, whether fire, fire and marine, or marine insurance company—Fire President—Edward A. Walton.

President—George H. McLean.

Secretary—Frank M. Parren.

Organized and incorporated—April., 1836.

Commenced business—April., 1837.

Name of the general agent in Virginia—J. B. Moore.

Residence of the general agent in Virginia—Richmond, Va. L CAPITAL. 

II. ASSETS.

The assets of said company, and a detailed statement of how and in what the same are Value of real estate owned by the company, less the amount of incumbrances thereon. \$ 130,700 @ Loans on bond and mortgage (duly recorded and being first liens on the fee simple), upon which not more than one year's interest is due. 700 @ Interest due on all said bond and mortgage loans, \$132; interest accrued thereon. Value of lands mortgaged, exclusive of buildings and perishable improve-Value of buildings mortgaged (insured for \$35,700 as collateral)...... Total value of said mortgaged premises. \$155,000 00

Account of stocks, bonds and treasury notes of the United States and of this State
and of other States, and also of stocks and bonds of incorporated cities in this
State, and of all other stocks and bonds, owned absolutely by the company: BONDS.

Par Value. Market Value. United States 4 per cent, registered bonds
Lake shore and Michigan Southern railroad bonds
Umon Trust Company stock
National Citizens Bank stock
National Bank of Commorce stock
National Bank of the Republic stock
Union Pacific railroad stock
Union Pacific railroad stock
Union Pacific railroad stock
Consolidated Gas Company stock
Consolidated Gas Company stock
Cregon Short Line and Utah Northern railroad bonds
Cleveland, Cincinnati, Chicago and St. Louis railroad stock,
preferred.
Cleveland, Cincinnati, Chicago and St. Louis railroad stock,
common 8 150,000 \$ 175,500 50,000 \$9,500 10,000 9,800 7,200 \$337,000 400,200 OL \$450,200 Total par and market value, carried out at market value.

Amount of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually issued by the company, with the par and market value of the same, and the amount loaned on each:

Total Total Amount Far Value, Market Value, Loaned Therson. Butchers and Drovers' National Bank stock.
Lake Shore and Michigan Southern railroad bonds.
National Bank of the Republic stock 8 1,050 6 1,000 8 23,800 12,750 2,800 2,000 10,400 National Bank of the Bepublic stock
Pennsylvania railroad stock
Manhattan Life Insurance Company stock
Consolidated Gas Company stock
New York Mutnal Gas Company stock
Oregon, S. L. and Utah Northern railroad
bonds
Northern Pacine railroad gold bonds
Richmond and West Foint Terminal bonds.
Denver and Rio Grande railroad preferred
stock
Wheeling and Lake Eric railroad stock 1.150 10,000 6,0001 30.800) 16.000 15,750) \$0,000 28,800 11,700 30,000 Wheeling and Lake Eric railroad stock Wheeling and Lake Eric railroad stock
Western Union Telegraph Company stock
Lacleds Gas Light Company bonds
Missouri Pacific 5 per cent. railroad bonds
St. Louis and Iron Mountain, second mortgage bonds
St. Louis and Iron Mountain, 5 per cent. mortgage bonds 100,000 32,100 20,000 97,520 212,000 gage bonds. St. Louis and Iron Mountain, 5 per cent, mort-8,600 gage bonds
Cairo Ariansas and Texas railroad bonds
New York, Ontario and Western railroad
bonds 15,000 1,000 1.000 Wheeling and Lake Eric railroad preferred 780 1,000 St. Louis and from Mountain 5 per cent. 15,000 Laclede Gas Light Company bonds. Broadway and Seventh avenue railroad stock New York Mutual Gas Company stock. Total par and market value, and amount

Total par and market value, and amount loaned thereon \$355.875 \$357.920 \$255.875

Cash belonging to the company deposited in the Citizens' National Bank. \$14.796.87; do. (dividend account) \$138.75.

Interest due and accrued on stocks not included in "market value".

Interest due and accrued on collateral loans

Gross premiums in course of collection not more than three months due.

All other property belonging to the company, viz: rents due and accrued.....

The gross amount of all the assets of the company

Amount of premiums unpaid on policies which have been issued more than three months, \$1,767.96. Aggregate amount of all the assets of the company, stated at their actual value . . . . et. ost, ost to

III. LIABILITIES. 51,634 99

Not amount of unpaid losses.

Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$479.337.23; uncarned premiums 50 \$239,663 61 Gross premiums received and receivable upon all unerpired fire risks running more than one year from date of policy, \$514,417.68; uncarned premiums, pro rata Total unearned premiums as computed above, \$505,908 09; less 50 per cent. of premiums

Paid on reinsurance, £18,397.14

Cash dividents to stockholders remaining unpaid.

Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.

All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$11,416.97; return premiums, \$700; total. Total amount of all liabilities except capital stock and net surplus.....

1,500 00

552,591.59

Joint stock capital actually paid up in cash Surplus beyond capital and all other liabilities. Aggregate amount of all liabilities, including paid-up capital stock and net IV. INCOME.

The meome of said company during the preceding twelve months, and from what Gross premiums received in each without any deduction......

Gross cash receipts for premiums. \$ 734,602 91
Deduct only reinsurance, relate, abatement and return premiums ...... 104,033 32 Net cash actually received for premiums

Beceived for interest on bonds and mortgages
Received for interest and dividends enstocks and bonds, collateral loans and from all other sources
Income received from all other sources, viz: rents, \$4,979.41. Aggregate amount of income actually received during the year ...... \$ 676,622 55 V. EXPENDITURES.

The expenditures of said company, giving a detailed statement of the same: On Pire Risks. Gross amount actually paid for losses, including \$41,707.96 losses occurring in previous years.

Deduct all amounts actually received for salvages (whether on losses of the last or of previous years, \$801.88, and all amounts actually received for reinsurance in other companies, \$14,00.99.

Paid for State, national and local isses in this and other States
All other payments and expenditures, viz. interest on borrowed money, none; rents, of-fice expenses, stationery, maps, are paired, surveys, advertising and other ex-

Aggregate amount of actual expenses during the year ...... 8746,442 50% BUSINESS IN THE STATE OF VIRGINIA DUBING 1891.

Gross amount of assessments, aremiums, dues and fees collected or received, or obligations taken therefor without any deductions for any purpose. Losses incurred in 1891, paid
Losses incurred in 1891, paid
Losses incurred in 1891 unpaid
Total losses incurred prior to 1891 remaining unpaid

STATE OF NEW YORK.

CITY AND COUNTY OF NEW YORK | SS:

En it remembered that on the 18th day of January, 1802, at the city aforesaid, before me Charles Nettleton, a commissioner resident in said city, duly commissioned and qualified by the executive authority, and under the laws of the State of Virginia, to take seknowledgment of deeds, &c. to be used of recorded therein, personally appeared Edward A. Walton, president, and Frank M. Parker secretary, of the Citizens Fire insurance Company of New York, who, being sworm, depose and say and each for himself save, that they are the above-described officers of the said company, and that the foregoing is a true and correct statement of the actual condition of said organization on the last day of its fiscal year, to wit the first day of December, 1991, according to the best of their information, knowledge and belief, respectively.

In testimony whereof, I have hereunto set my hand and affixed the seal of my office.

(SEAL) on the 18th day of January, 1892.

Commissioner for Virginia in New York.

## J. B. MOORE & CO., Agents,

1106 Main Street.

### PRESTON BELVIN, FINE ART FURNITURE,

No. 18 Governor Street,

Sole Agent for the Richmond Cedar Works' Celebrated MOTH-PROOF RED CEDAR CHEST.

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